



Focus on Reform

Increasing early contact with employers

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Involving employers earlier and more often when they deal with L&I is one of the agency's five high-priority projects. We are making sure we notify an employer immediately when a time-loss claim has been filed. And, an account manager now is assigned to each employer account. The goal is to simplify, streamline and improve our interaction with employers and to give them "one stop" customer service.

Why has L&I identified "early employer contact" as a high priority?

Studies indicate that early involvement of employers results in workers being able to return to work much sooner. Employers also have told us that they sometimes feel left out of the loop, particularly when one of their employees files a claim. They say they feel as if we're doing things *to* them rather than *with* them. That's not our intent, and we want to take steps to remedy both the perception and the reality.

What will L&I be doing to increase early communication with employers?

Already, we are notifying an employer, through a telephone call, when a time-loss claim has been filed. Sometimes, a copy of the "Report of Accident" form was the first an employer knew of a claim, and that might have arrived in the mail two weeks or longer after the claim was filed. Earlier notification allows an employer to more timely challenge claims they believe are invalid or to become an early partner with the injured worker to get them back to health and back on the job.

Our Employer Services section has been restructured so that a key account manager is assigned to every account of a workers' compensation insurance policyholder. This account manager will maintain an ongoing business relationship with employers.

Why is it important to assign an account manager to each employer account?

Currently, there is no "ownership" of a policyholder's account by individual employees at L&I. Most sections at L&I perform very specific functions without ownership for how their piece fits into the larger scope of processing a claim or managing an account. There is no clearly defined "full-service approach" to clients.

*With account managers, individual employees
will be responsible for total quality service.*

How will employers benefit from having a single account manager?

We expect to be able to provide improved customer service in a number of ways:

- The key account approach reduces the number of times a telephone call from a single employer is transferred from one section to another.
- The account manager will have responsibility for his or her policyholders and will be held accountable for quality customer service.
- Account managers will be given training on a wide variety of L&I services and programs, and will know how to meet customer needs as a "one stop" service.
- When a referral elsewhere within L&I is necessary to meet an employer's needs, account managers will use an established workflow process for referral efficiency and timeliness.

How often will account managers be contacting employers, and for what reasons?

Unless there's a need for more frequency, our goal is to interact with employers at least once a year. Currently, a policyholder might have contact with L&I when they first open a workers' compensation insurance account, but then never hear from the agency again.

There are a number of reasons for possible contact by an account manager:

- **New account.** The account manager will contact the employer directly by phone and answer any questions about workers' compensation insurance or workplace safety and health, then follow up by sending a "new employer" packet in the mail. They will tell them about the "claim free experience" discount available to employers with no claims.
- **Claim filed.** The account manager will review the employer's account and possibly offer the employer the assistance of an L&I prevention team or a return-to-work team.
- **Change in claims history.** The account manager will look for significant changes, such as serious workplace injuries or an increase in the number of claims filed. The manager will identify employers who could best benefit from prevention services.
- **Loss runs.** An account manager will obtain quarterly loss runs for a segment of employers to determine if there are trends in injuries or claims. Based on the findings, they may offer an employer the assistance of a prevention team.

What do you mean by "prevention teams" and "return-to-work teams?"

Our overriding goal is to provide a package of services to employers so that they can better manage their workers' compensation program and control or reduce the cost of their premiums. Two of L&I's five high-priority projects are designed to help meet that goal:

- **Return to work:** When an injured worker has been off work for 14 day, his or her claim is automatically referred to a return-to-work intervention team located in one of L&I's field offices. The team will make contact as soon as possible with the injured worker, as well as his or her employer and health-care provider. The idea is to promote early return-to-work options, such as having the worker do a light-duty job until fully recovered or arranging for some kind of job modification such as providing a lifting device.
- **Prevention teams:** L&I currently has safety consultants who help employers avoid unsafe workplaces. We are looking at increasing those efforts. The basic idea is that employers are entitled to a package of prevention services. Depending on the specific needs of the employer and particular workplace, the package includes a review of workplace injuries, illnesses and workers' compensation claims with an assessment of losses and information on how to control claim costs. It would include on-site reviews of workplace hazards, with recommendations for and assistance in preventing injuries.

Where can I learn more about L&I's "early employer contact" project?

Contact Kathy Kimbel, Department of Labor and Industries, 360-902-4739, lanz235@LNI.wa.gov.

FIVE HIGH-PRIORITY PROJECTS

Involving employers earlier and more often is one of L&I's five high-priority projects. The others are providing return-to-work assistance, combating fraud and abuse, improving claims management, and preventing work-related injuries. The goal is to provide high-quality customer service and eliminate unnecessary delays that affect workers' wages and employers' insurance costs.